

# ***EXHIBIT 13***

**From:** [Ann Cosimano](#)  
**To:** [RondaMcnae@gmail.com](mailto:RondaMcnae@gmail.com)  
**Subject:** ARAG Case No: 3266236  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)  
[image005.png](#)  
[image006.png](#)  
[miami defense of civil attorneys 101824.pdf](#)

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Insured: Ronda McNae  
Member ID: 177202672170  
Certificate No.: C10377  
Policy Period: January 1, 2022 to December 31, 2022  
ARAG Case No: 3266236  
Litigation: Michael Fitzgerald, et al v. Ronda McNae, et al  
Case No. 1:22-cv-22171-JEM (S.D. Fla)

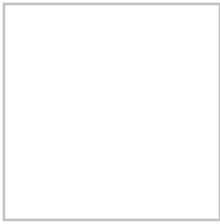
Ms. McNae,

Thank you for your recent message. Mr. Fadduol emailed me September 17, 2024, indicating Mr. Gomez would no longer be representing you in the above captioned case and you had identified another Network Attorney you were interested in working with. I responded indicating the identified attorney did not appear to be licensed in the state of Florida or admitted to practice in the Southern District of Florida. Mr. Fadduol advised he would get back to me and I didn't hear anything further.

To assist you in determining whether you would like to retain a Network Attorney to assist you, I have attached a list of Network Attorneys in the Miami area who have indicated they practice in this area of law and also that they will consider matters involving litigation. Mr. McNae can log in to his profile at ([araglegal.com](https://araglegal.com)) to review profiles and ratings and reviews for the attorneys included on the list. Once logged in, you would click on the Attorneys tab on the left navigation bar. If you scroll to the bottom of the Attorney page, you will be able to search by attorney name and location. If you would like to identify Network Attorneys you would be interested in working with, ARAG can discuss fee schedule terms with them. The names of the attorneys can be sent to me or to [legal@araglegal.com](mailto:legal@araglegal.com).

Best regards,  
Ann Cosimano

**Ann Cosimano | She/Her**  
*General Counsel*  
**ARAG Legal Insurance**  
500 Grand Avenue, Suite 100  
Des Moines, IA 50309  
800-888-4184 ext. 288  
[ann.cosimano@ARAGlegal.com](mailto:ann.cosimano@ARAGlegal.com)



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## ARAG® Network Attorney Directory

10/18/2024

Thank you for inquiring about ARAG Network Attorneys in your area. Search results for your customized inquiry are detailed below. This list supersedes all prior listings. Areas of Law coding definitions are provided on the last page of this document. For more information regarding Network Attorneys, your legal plan and educational resources to assist you with everyday legal and financial issues visit [ARAGLegalCenter.com](https://ARAGLegalCenter.com).

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- Verify coverage of your legal matter and request a CaseAssist® number at 800-247-4184, Monday - Friday, 7:00 a.m. - 7:00 p.m. Central time.
- Contact an ARAG Network Attorney directly to make an appointment. Provide your ARAG plan member ID and CaseAssist number. Ask the attorney what materials you should prepare for your appointment and confirm his or her address information prior to your first meeting.
- Once your legal matter is concluded, the Network Attorney will submit a claim to ARAG for payment of covered legal services. It's that easy.
- Miscellaneous costs such as photocopies, postage and filing costs are not covered under the plan. These costs are your responsibility. The attorney may ask you to sign a retainer agreement for these costs and will bill you directly.

### Questions? We're here to help.

We have made every effort to assure the accuracy of this directory. However, occasionally there are updates to attorneys' contact information or status after the directory has been provided to you. Please send notification of any errors or inaccuracies in attorney's information to ARAG Provider Relations: [attorneys@ARAGlegal.com](mailto:attorneys@ARAGlegal.com) or contact Customer Care at 800-247-4184.

Your search criteria:				
Area of Law:		Search By: Zip Code		ZIP/Postal Code:: 33126
ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
CRISTO DIAZ ESQ.	Miami	FL	305-916-4111	C2, L1, L2, M, P13, P15, P18, P23, P25, P29, P30, P31, P32, P7, P8, P9, Q12, Q22, Q31, Q32, Q8, R10, R14, R19, R24, R4, R5, V11, V14, V15, V16, V17, V18, V19, V20, V23, V25, V28, V4, V5, V6, V8

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
MR. JOEL BELLO	Coral Gables	FL	305-445-2011	A2, A7, B3, D3, D6, D7, D8, F, L1, L2, M, N, P20, P21, P24, P29, P32, P7, P8, P9, V11, V14, V17, V2, V20, V21, V25, V28, V4, V5, V6, V8, W1
HENRY HERNANDEZ	Miami	FL	305-771-3374	B1, B2, B3, B4, D3, D5, D6, D7, D8, F, L1, L2, P2, P29, P3, P30, Q10, Q11, Q18, Q20, Q24, Q31, Q32, Q4, Q6, R10, R11, R13, R14, R17, R18, R19, R20, R22, R24, R4, R5, R6, R7, R8, R9, V11, V12, V14, V15, V17, V18, V19, V20, V21, V23, V24, V25, V28, V4, V5, V6, V7, V8
JOSE COMPANIONI SR.	Coral Gables	FL	305-900-3676	L1, L2, M, P10, P11, P12, P13, P14, P15, P18, P2, P20, P21, P22, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q10, Q11, Q12, Q13, Q14, Q15, Q16, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q27, Q28, Q29, Q3, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R10, R11, R13, R14, R17, R18, R19, R20, R22, R24, R4, R5, R6, R7, R8, R9, U1, U2, U3, W1, W2, W3
PABLO LENSE ESQ.	Miami	FL	305-461-4277	D3, D5, D6, D7, D8, F, L1, L2, M, P18, P29, P30, P9, Q18, Q20, Q31, Q32, Q4, Q6, W1
JAMES CUEVA	Coral Gables	FL	786-231-1105	A2, A6, B1, B2, B3, B4, L2, M, P2, P29, P3, P30, Q18, Q24, Q27, Q32, R10, R11, R14, R18, R19, R20, R24, R4, R5, R7, R9, U3, V11, V14, V17, V18, V19, V2, V20, V21, V23, V25, V28, V5, V6, V7
CHRISTIAN LARRIVIERE	Miami	FL	954-239-7150	B1, B2, B3, B4, K2, L2, P30, Q11, Q20, Q23, Q32, R17, R7
MR. ROBERT MEYER	Miami	FL	305-285-8838	B1, B2, B3, B4, F, K1, K2, L2, P8, Q12, Q18, Q20, Q22, Q32, U1, U2, W1, W2, W3

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
CHRISTINA VILABOA-ABEL ESQ.	Coral Gables	FL	786-675-6830	A1, B1, B2, B3, B4, K2, L1, L2, M, O, P10, P13, P14, P20, P23, P24, P29, P30, P31, P32, P7, P8, P9, Q10, Q11, Q18, Q20, Q23, Q24, Q31, Q32, Q4, Q6, Q9, R11, R17, R20, R7, R8, V14, V17, V28, V6, W2
DAVID DAPONTE	Miami	FL	305-481-1639	L1, L2, M, P2, P29, P30, P9, Q10, Q14, Q16, Q22, Q24, Q28, Q30, Q31, Q32, Q8, R10, R11, R14, R19, R20, R24, R4, R5, R6, V11, V14, V17, V19, V28, V3, V8
MS. JACQUELINE SALCINES	Coral Gables	FL	305-669-5280	B3, B4, C1, C2, C4, D3, D5, D6, D7, D8, F, K2, L1, L2, M, N, O, P10, P11, P12, P13, P14, P15, P18, P2, P20, P21, P22, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q11, Q14, Q16, Q18, Q19, Q20, Q21, Q22, Q23, Q28, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R10, R11, R14, R17, R18, R19, R20, R24, R4, R5, R6, R7, R8, R9, T1, T2, T3, T4, V14, V19, V20, V28, V8, W1, W2, W3
MATTHEW BARKET	South Miami	FL	305-895-9912	L1, L2, P18, P29, P7, P8, Q10, Q12, Q23, Q24, Q31, Q32, Q9, R9, V11, V12, V13, V14, V15, V16, V17, V18, V19, V20, V21, V22, V23, V24, V25, V28, V4, V5, V6, V7, V8, V9
JEEVAN RAMPERSAD	Miami	FL	786-550-1970	C1, C2, C3, C4, H1, J, L1, L2, M, P10, P11, P13, P14, P15, P18, P2, P20, P21, P23, P24, P25, P29, P3, P30, P31, P32, P9, Q10, Q14, Q16, Q18, Q20, Q22, Q24, Q28, Q30, Q31, Q32, Q4, Q6, Q8, R14, R5, T1, T2, T3, T4, V14, V28, V6, V8, W1
LAMONT MIGNOTT	Miami	FL	305-420-5591	A1, A7, D3, D5, D6, D7, D8, F, G1, G3, G4, G5, G6, H1, L1, L2, M, N, P11, P14, P18, P2, P21, P24, P29, P30, P31, P32,

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
				P7, P8, P9, Q14, Q22, Q28, Q31, Q32, Q8, R10, R11, R14, R19, R20, R24, R3, R4, R5, S, U2, W1, W2, W3
ELY GONZALEZ	Miami	FL	305-645-8971	A2, A3, A5, A6, C1, C4, D3, D5, D6, D7, D8, H1, J, L1, L2, M, P18, P29, P30, P7, P8, Q10, Q11, Q12, Q13, Q14, Q15, Q16, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q27, Q28, Q29, Q3, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R11, R20, R3, R6, V11, V12, V13, V14, V15, V16, V17, V18, V19, V2, V20, V21, V22, V23, V24, V25, V26, V28, V3, V4, V5, V6, V7, V8, V9
MR. DONN DUTTON	Miami	FL	305-495-9411	B3, B4, D8, F, L1, L2, N, P2, P29, P3, P30, Q22, Q23, Q31, Q32, Q8, Q9, R10, R14, R18, R19, R24, R4, R5, R9, W1, W2
MS. GEORGINA BLANCO	Miami	FL	305-275-2727	B3, B4, F, L1, L2, M, P2, P29, P3, P30, P9, Q11, Q22, Q31, Q32, Q8, R11, R14, R18, R20, R24, R4, R5, R9, U1, W1, W3
MR. MANUEL MARI	Miami	FL	305-279-3140	B2, B3, B4, L1, L2, M, P14, P18, P2, P24, P29, P3, P30, P31, P32, P9, Q10, Q11, Q12, Q14, Q18, Q20, Q24, Q28, Q31, Q32, Q4, Q6, R10, R11, R14, R17, R18, R19, R20, R24, R4, R5, R7, R8, R9, T3, T4, V11, V14, V16, V17, V19, V2, V20, V21, V22, V24, V25, V28, V3, V4, V6, V8, W1, W2
ANTONIO CALERO	Miami Lakes	FL	305-988-4878	A1, B3, D8, F, L2, M, N, O, P2, P8, Q11, Q18, Q20, Q32, T1, T3, T4, V20, V24, V28, V6, V8
MR. RICHARD KATZ	Miami	FL	305-444-9806	D3, D5, D6, D7, D8, F, L1, L2, M, P18, P2, P29, P3, P30, P9, R14, R24, R4, R5, W1, W2

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
ALEX DEGHANI	Miami Lakes	FL	786-264-5278	A1, B4, C2, L1, L2, M, P18, P2, P29, P3, P30, P7, P8, P9, Q10, Q14, Q18, Q22, Q23, Q24, Q28, Q31, Q32, Q4, Q8, Q9, R14, R24, R4, R5, T2, T4, V11, V17, V18, V19, V2, V20, V21, V23, V24, V25, V28, V5, V6, W1, W3
MR. DAVID FREEDMAN	North Miami	FL	305-893-8003	B3, B4, C4, D3, D5, D6, D7, D8, F, H1, L1, L2, N, P29, P30, Q18, Q20, Q31, Q32, Q4, Q6, R17, R7, R8, T3, T4, U1, V11, V12, V14, V18, V19, V2, V20, V21, V23, V28, V4, V5, V6, V8, W1, W3
NICOLE TORRES	Palmetto Bay	FL	305-255-3476	C1, C2, C4, L1, L2, P7, P8, Q10, Q14, Q16, Q19, Q21, Q22, Q23, Q24, Q28, Q30, Q31, Q32, Q5, Q7, Q8, Q9
G.O.L. HENRIQUES	Miami	FL	305-412-8510	B3, B4, D3, D5, D6, D7, D8, G1, L1, L2, M, N, P18, P2, P29, P3, P30, P7, P8, P9, Q10, Q11, Q12, Q16, Q18, Q22, Q23, Q24, Q30, Q31, Q32, Q4, Q8, Q9, R10, R11, R14, R17, R18, R19, R20, R24, R4, R5, R6, R7, R8, R9, W1
ARON SZABO	Hollywood	FL	954-210-6054	A1, B1, B2, B3, B4, D6, D8, L1, L2, M, Q20, Q31, Q32, Q6, W1, W2
STEVEN THOMPSON	Davie	FL	954-510-3366	B3, B4, L1, L2, M, P7, P8, Q10, Q13, Q24, Q27, Q31, Q32, T1, T3, T4
MR. GARETH BULLOCK	Davie	FL	954-578-2760	A1, B3, D7, D8, F, G1, L1, L2, N, P18, P29, P30, P9, Q20, Q31, Q32, Q6, R24, R4, T1, T3, T4, W1, W3
CLAUDIA BRANTLEY	Plantation	FL	866-990-2254	A8, B1, B2, B3, C2, D3, D4, D5, D6, D7, D8, F, G1, H1, K1, K2, L1, L2, M, N, O, P10, P11, P13, P14, P15, P18, P2, P20, P21, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q12, Q14, Q16, Q19, Q20, Q21, Q22, Q23, Q28, Q30, Q31,



ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
				Q32, Q5, Q6, Q7, Q8, Q9, R10, R11, R14, R19, R20, R24, R4, R5, R6, T1, T4
EDUARDO VERA	Fort Lauderdale	FL	787-482-9711	A2, A3, A4, A6, A8, B1, B2, B3, B4, D3, D4, D5, D6, D7, D8, F, G1, G3, G4, G5, G6, H1, I, K1, K2, L1, L2, M, N, O, O1, P10, P11, P12, P13, P14, P15, P18, P2, P20, P21, P22, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q10, Q11, Q12, Q13, Q14, Q15, Q16, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q27, Q28, Q29, Q3, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R10, R11, R13, R14, R17, R18, R19, R20, R22, R24, R3, R4, R5, R6, R7, R8, R9, S, T1, V11, V12, V13, V14, V15, V16, V17, V18, V19, V2, V20, V21, V22, V23, V24, V25, V26, V28, V3, V4, V5, V6, V7, V8, V9, W2
TESHA ALLISON	Weston	FL	305-901-1471	A2, A5, A6, B2, B3, B4, D5, D6, D7, K1, K2, L1, L2, M, P10, P11, P12, P13, P14, P15, P18, P2, P20, P21, P22, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q10, Q11, Q13, Q14, Q15, Q16, Q18, Q24, Q27, Q28, Q29, Q30, Q31, Q32, Q4, R10, R11, R13, R14, R17, R18, R19, R20, R22, R24, R4, R5, R6, R7, R8, R9, U1, U2, U3, V11, V12, V13, V14, V15, V16, V17, V18, V19, V2, V20, V21, V22, V23, V24, V25, V28, V3, V4, V5, V6, V7, V8, W1, W2, W3
JERMAINE THOMPSON	Oakland Park	FL	954-437-4657	B3, C2, C4, D8, F, H1, J, L1, L2, M, N, P13, P18, P2, P23, P29, P30, P31, P32, P7, P8, P9, Q10, Q13, Q20, Q23, Q24, Q27, Q31, Q32, Q6, Q9, R11, R14, R20, R24, R4, R5, T1, T2, T3, T4, U1, V11, V12, V13, V14, V15, V16, V17, V18, V19,

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
				V20, V21, V22, V23, V24, V25, V26, V28, V4, V5, V6, V7, V8, V9, W1, W3
SHANE HENRY	Fort Lauderdale	FL	202-440-9086	B3, C2, L1, L2, P11, P18, P2, P21, P29, P3, P30, P31, P32, P9, Q10, Q19, Q20, Q21, Q22, Q24, Q31, Q32, Q5, Q6, Q7, Q8, R10, R11, R14, R18, R19, R20, R24, R4, R5, R7, R9, T1, T2, T4, V11, V14, V16, V17, V18, V19, V2, V20, V21, V23, V25, V26, V28, V4, V5, V6, V8, V9
SUSAN BAKALAR ESQ.	Fort Lauderdale	FL	800-495-4951	A9, B4, L1, L2, P10, P11, P13, P14, P15, P18, P2, P20, P21, P23, P24, P25, P29, P3, P30, P31, P32, P9, Q22, Q23, Q31, Q32, Q8, Q9, R10, R11, R14, R18, R19, R20, R24, R4, R5, R9, U1, U2, W1, W2, W3
HENRY HERNANDEZ	Fort Lauderdale	FL	305-771-3374	B1, B2, B3, B4, D3, D5, D6, D7, D8, F, L1, L2, P2, P29, P3, P30, Q10, Q11, Q18, Q20, Q24, Q31, Q32, Q4, Q6, R10, R11, R13, R14, R17, R18, R19, R20, R22, R24, R4, R5, R6, R7, R8, R9, V11, V12, V14, V15, V17, V18, V19, V20, V21, V23, V24, V25, V28, V4, V5, V6, V7, V8
JEANNINE RODRIGUEZ	Coral Gables	FL	305-760-4003	B4, C1, C2, C4, L1, L2, M, P18, P2, P29, P3, P30, P9, R10, R11, R14, R18, R19, R20, R24, R4, R5, R7, R9, T2, W1, W2, W3
SANDRA NAVARRO-GARCIA	Miami	FL	305-264-7500	B1, B2, B3, B4, D8, K2, L2, M, Q18, Q20, Q23, Q32, T1, W1
NICK FELZEN	Coral Gables	FL	786-787-7650	B3, B4, D7, D8, L1, L2, M, P18, P29, P30, P7, P8, P9, Q22, Q23, Q31, Q32, Q8, Q9, W1
LUIS NAVARRO	Miami	FL	305-447-8707	B3, B4, C1, C4, D5, D6, D7, D8, L2, M, P2, P29, P3, P30, Q11, Q18, Q20, Q32, R14, R5, T4

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
STEPHEN BERNHARDT	Miami	FL	786-230-3200	B3, L1, L2, Q18, Q20, Q31, Q32, Q4, Q6
RICHARD GOMEZ	Miami	FL	305-825-5506	L1, L2, P7, P8, Q10, Q13, Q15, Q19, Q22, Q24, Q27, Q29, Q31, Q32, Q5, Q8, V11, V14, V16, V17, V18, V19, V20, V21, V22, V23, V24, V25, V28, V3, V4, V5, V6, V8
MR. DENNIS DONET	Miami	FL	305-670-0074	B3, B4, L1, L2, M, N, P2, P29, P3, P30, P7, P8, Q10, Q11, Q18, Q20, Q23, Q24, Q31, Q32, Q4, Q6, Q9, R14, R24, R4, R5, T4, V14, V21, V28, V6, W1, W2
MR. JOHN WHITAKER	Miami	FL	305-598-5096	A2, A5, A6, A7, B3, B4, K1, K2, L1, L2, M, P10, P11, P12, P13, P14, P2, P20, P21, P22, P23, P24, P29, P3, P30, P31, P32, P7, P8, Q10, Q11, Q12, Q14, Q16, Q18, Q20, Q22, Q23, Q24, Q28, Q30, Q31, Q32, Q4, Q6, Q8, Q9, R10, R11, R13, R14, R17, R18, R19, R20, R22, R24, R4, R5, R6, R7, R8, R9, U1, U2, U3, W1, W2, W3
MELISSA WALDINGER	Fort Lauderdale	FL	561-981-2630	D3, D5, D6, D7, D8, F, H1, L1, L2, N, O1, P10, P15, P20, P25, P31, P32, Q15, Q20, Q29, Q31, Q32, Q6
MR. PHILIP CULLEN III	Fort Lauderdale	FL	954-462-0600	A2, B3, D8, L1, L2, M, P18, Q12, Q22, Q31, Q32, Q8, W1
BRIAN CONCEPCION ESQ.	Coral Gables	FL	305-488-0422	C1, C2, C4, H1, J, L1, L2, P18, P2, P29, P30, P7, P8, P9, Q10, Q14, Q22, Q23, Q24, Q28, Q31, Q32, Q8, Q9, R10, R11, R14, R19, R20, R5, R6, T2, V11, V14, V16, V17, V18, V19, V20, V21, V22, V23, V24, V25, V28, V4, V5, V6, V7, V8, V9
BRIAN CONCEPCION ESQ.	Coral Gables	FL	305-488-0422	C1, C2, C4, H1, J, L1, L2, P18, P2, P29, P30, P7, P8, P9, Q10, Q14, Q22, Q23, Q24, Q28, Q31, Q32, Q8, Q9, R10, R11, R14, R19, R20, R5, R6, T2, V11, V14,

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
				V16, V17, V18, V19, V20, V21, V22, V23, V24, V25, V28, V4, V5, V6, V7, V8, V9
MR. ARTURO ALFONSO	Miami	FL	305-266-9584	A2, A6, B1, B2, B3, B4, D3, D5, D6, D7, D8, F, G1, H1, K2, L1, L2, M, N, O, P18, P2, P29, P3, P30, P7, P8, P9, Q20, Q22, Q23, Q31, Q32, Q6, Q8, Q9, R10, R14, R19, R24, R4, R5, T1, T3, T4, V28, V3, V6, V8, W1, W2, W3
AMIR GHAEENZADEH	Miami	FL	844-482-1239	A2, A3, A4, B1, B2, B3, B4, C1, C2, C4, D3, D4, D5, D6, D7, D8, F, G1, G3, G4, G5, G6, H1, J, L1, L2, M, N, P10, P14, P18, P2, P20, P24, P29, P30, P31, P32, P7, P8, P9, Q10, Q13, Q14, Q16, Q19, Q22, Q24, Q27, Q28, Q30, Q31, Q32, Q5, Q8, R10, R17, R19, R8, T2, T4, U1, V11, V12, V14, V16, V17, V18, V19, V2, V20, V21, V22, V23, V24, V25, V26, V28, V3, V4, V5, V6, V7, V8, V9, W1, W2, W3
VERONICA TEJADA LACAYO	Miami	FL	305-767-2977	L1, L2, M, P10, P11, P12, P13, P14, P15, P18, P2, P20, P21, P22, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q12, Q14, Q15, Q18, Q22, Q23, Q28, Q29, Q31, Q32, Q4, Q8, Q9, R10, R11, R14, R18, R19, R20, R24, R4, R5, R7, R9
ALEJANDRA AGUILERA	Palmetto Bay	FL	305-255-3476	C1, C2, C4, D3, D5, D6, D7, D8, F, G1, L1, L2, N, Q20, Q21, Q31, Q32, Q6, Q7, W1
KEISHA HALL ESQ.	Fort Lauderdale	FL	954-361-2759	B3, L1, L2, M, P10, P11, P13, P20, P21, P23, P29, P3, P30, P31, P32, P7, P8, Q11, Q18, Q20, Q23, Q31, Q32, Q4, Q6, Q9, R17, R8
MR. MOHAMMAD FARUQUI	Miami	FL	954-641-2220	B3, L1, L2, M, Q20, Q31, Q32, Q6, V11, V15, V18, V19, V20, V21, V23, V24, V25, V28, V4, V5, V6, W1, W2, W3

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
MR. MOHAMMAD FARUQUI	Miami	FL	954-641-2220	B3, L1, L2, M, Q20, Q31, Q32, Q6, V11, V15, V18, V19, V20, V21, V23, V24, V25, V28, V4, V5, V6, W1, W2, W3
YANN SALOMON	Miami	FL	401-297-4202	L1, L2, P10, P11, P12, P13, P14, P15, P18, P20, P21, P22, P23, P24, P25, P29, P30, P31, P32, P7, P8, P9, Q10, Q11, Q13, Q14, Q15, Q16, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q27, Q28, Q29, Q3, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R11, R17, R18, R20, R6, R7, R8, R9
MR. MOHAMMAD FARUQUI	Miami	FL	954-641-2220	B3, L1, L2, M, Q20, Q31, Q32, Q6, V11, V15, V18, V19, V20, V21, V23, V24, V25, V28, V4, V5, V6, W1, W2, W3
MR. MOHAMMAD FARUQUI	Miami	FL	954-641-2220	B3, L1, L2, M, Q20, Q31, Q32, Q6, V11, V15, V18, V19, V20, V21, V23, V24, V25, V28, V4, V5, V6, W1, W2, W3
MAIKEL ESKANDER ESQ.	Miami	FL	305-720-2529	A2, B4, L1, L2, M, O1, P10, P14, P2, P20, P24, P29, P30, P31, P32, P7, P8, Q11, Q14, Q18, Q22, Q23, Q28, Q31, Q32, Q4, Q8, Q9, R10, R11, R14, R17, R18, R19, R20, R24, R4, R5, R6, R7, R8, R9, W1
EDWARD DEGENHARDT	Miami	FL	305-588-7847	A2, B3, B4, C2, C4, L1, L2, M, O, P10, P11, P13, P14, P15, P18, P20, P21, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q11, Q13, Q14, Q15, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q27, Q28, Q29, Q3, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R17, R8, T1, T3, T4
EDWARD DEGENHARDT	Miami	FL	305-588-7847	A2, B3, B4, C2, C4, L1, L2, M, O, P10, P11, P13, P14, P15, P18, P20, P21, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q11, Q13, Q14, Q15, Q17, Q18,

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
				Q19, Q20, Q21, Q22, Q23, Q27, Q28, Q29, Q3, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R17, R8, T1, T3, T4
DERRICK MORALES	North Miami	FL	786-440-9383	D3, D5, D6, D7, D8, F, G1, G3, G4, G5, G6, H1, L1, L2, M, N, P7, P8, Q10, Q17, Q24, Q3, Q31, Q32, V11, V12, V13, V14, V15, V17, V19, V20, V21, V25, V28, V5, V6, V8, W1, W2
DERRICK MORALES	Homestead	FL	786-440-9383	D3, D5, D6, D7, D8, F, G1, G3, G4, G5, G6, H1, L1, L2, M, N, P7, P8, Q10, Q17, Q24, Q3, Q31, Q32, V11, V12, V13, V14, V15, V17, V19, V20, V21, V25, V28, V5, V6, V8, W1, W2
MR. MOHAMMAD FARUQUI	Plantation	FL	954-641-2220	B3, L1, L2, M, Q20, Q31, Q32, Q6, V11, V15, V18, V19, V20, V21, V23, V24, V25, V28, V4, V5, V6, W1, W2, W3
MR. MOHAMMAD FARUQUI	Fort Lauderdale	FL	954-641-2220	B3, L1, L2, M, Q20, Q31, Q32, Q6, V11, V15, V18, V19, V20, V21, V23, V24, V25, V28, V4, V5, V6, W1, W2, W3
MAIKEL ESKANDER ESQ.	Fort Lauderdale	FL	954-807-3000	A2, B4, L1, L2, M, O1, P10, P14, P2, P20, P24, P29, P30, P31, P32, P7, P8, Q11, Q14, Q18, Q22, Q23, Q28, Q31, Q32, Q4, Q8, Q9, R10, R11, R14, R17, R18, R19, R20, R24, R4, R5, R6, R7, R8, R9, W1
SEAN WYDNER	Fort Lauderdale	FL	954-850-1050	A2, A5, A6, A7, C1, C2, C3, C4, J, L1, L2, M, O1, P10, P11, P12, P13, P14, P15, P18, P2, P20, P21, P22, P23, P24, P25, P29, P3, P30, P31, P32, P7, P8, P9, Q10, Q12, Q14, Q22, Q23, Q24, Q28, Q31, Q32, Q8, Q9, R10, R11, R13, R14, R17, R18, R19, R20, R22, R24, R4, R5, R6, R7, R8, R9, T1, T2, T3, T4, U1, U2, U3, W1, W2, W3

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
JASON SMITH	Oakland Park	FL	954-406-9900	B3, B4, L1, L2, M, P10, P13, P18, P2, P20, P23, P29, P30, P31, P32, P7, P8, P9, Q14, Q18, Q20, Q22, Q23, Q28, Q31, Q32, Q4, Q6, Q8, Q9, R10, R11, R14, R17, R18, R19, R20, R24, R4, R5, R6, R7, R8, R9
MR. BORIS FOSTER	Miami Lakes	FL	305-556-5659	A2, B2, B3, B4, K2, L1, L2, M, O, P18, P2, P29, P3, P30, P7, P8, P9, Q10, Q11, Q12, Q14, Q16, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q28, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R10, R11, R14, R17, R19, R20, R24, R4, R5, R6, R7, R8
JEANNETTE GONZALEZ	Miami	FL	305-596-1044	B3, B4, D3, D4, D5, D6, D7, D8, F, L1, L2, M, N, P18, P2, P29, P3, P30, P7, P8, Q18, Q22, Q31, Q32, Q4, Q8, R14, R18, R24, R4, R5, R6, R9, T1, T4, V14, V17, V19, V20, V25, V28, V4, V5, V6, V7, V8, W1, W2, W3
MR. SCOTT WILLINGER	Pembroke Pines	FL	305-591-1040	F, L1, L2, M, P18, P2, P29, P3, P30, P9, Q23, Q31, Q32, Q9, R10, R11, R14, R19, R20, R24, R4, R5, U1, W1, W2, W3
CHRISTOPHER MYERS	Lauderhill	FL	786-373-5777	D3, D6, D8, F, G1, G4, L1, L2, N, P7, P8, Q21, Q22, Q23, Q31, Q32, Q7, Q8, Q9, W1, W2, W3
MR. DAVID JAVITS	North Miami Beach	FL	305-944-9120	B1, B2, B3, B4, D4, D6, D7, D8, L1, L2, M, N, O, P2, P3, P30, Q11, Q18, Q20, Q21, Q23, Q31, Q32, Q4, Q6, Q7, Q9, R17, R18, R20, R24, R7, W1, W2
ANTHONY MURPHY	Oakland Park	FL	954-437-4657	B3, C1, C2, C4, D7, D8, F, H1, J, L1, L2, M, N, P10, P11, P12, P13, P14, P15, P18, P2, P20, P21, P22, P23, P24, P25, P29, P30, P31, P32, P7, P8, P9, Q10, Q12, Q13, Q14, Q15, Q16, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q27, Q28,

ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
				Q29, Q3, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R14, R24, R4, R5, T1, T2, T3, T4, V11, V12, V13, V14, V15, V16, V17, V18, V19, V20, V21, V22, V23, V24, V25, V26, V28, V4, V5, V6, V7, V8, V9, W1, W2
RICHARD GENDLER	Plantation	FL	305-522-6225	B2, B3, B4, C1, C2, C4, L1, L2, M, P18, P2, P29, P30, P7, P8, P9, Q11, Q14, Q18, Q20, Q21, Q23, Q28, Q31, Q32, Q4, Q6, Q7, Q9, R10, R14, R19, R24, R4, R5, T1, T2, T3, T4, W1, W3
JEROME RAMSARAN	Miami	FL	305-988-3065	A1, B1, B2, B3, B4, C1, C2, C3, C4, D3, D4, D5, D6, D7, D8, F, G1, H1, L1, L2, M, N, O, O1, P7, P8, Q10, Q11, Q12, Q13, Q14, Q15, Q16, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q27, Q28, Q29, Q3, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, T2, T3, T4, U3, V11, V14, V15, V16, V17, V18, V19, V20, V21, V22, V23, V24, V25, V26, V28, V4, V5, V6, V7, V8, V9, W1, W3
CHRISTINA OROPESA	Miami Lakes	FL	305-951-7341	B2, B3, D3, D5, D6, D7, D8, G1, L2, N, Q18, Q20, Q32, T4, W1
KRISTINA GENTILE ESQ.	Fort Lauderdale	FL	954-804-1882	A2, A6, A7, B3, B4, C1, C2, C3, C4, D3, D5, D6, D7, D8, F, G3, G4, G5, G6, H1, J, L1, L2, M, N, O, P10, P11, P12, P13, P14, P15, P18, P2, P20, P21, P22, P23, P24, P25, P29, P30, P31, P32, P7, P8, P9, Q10, Q12, Q13, Q14, Q16, Q20, Q23, Q24, Q27, Q28, Q30, Q31, Q32, Q6, Q9, R11, R18, R20, R6, R9, T1, T2, T3, T4, U1, U2, U3, V11, V12, V13, V14, V15, V16, V17, V19, V2, V21, V22, V23, V24, V25, V28, V4, V5, V6, V7, V8, W1, W2, W3



ATTORNEY NAME	CITY	STATE	PHONE	AREAS OF LAW
JOSEPH DOBKIN, ESQUIRE	Miami	FL	305-661-7000	A1, A2, A7, B3, B4, C1, C2, C3, C4, D3, D5, D6, D7, D8, F, G1, G3, G4, G5, G6, H1, I, J, K1, L1, L2, M, N, O, P10, P11, P13, P14, P15, P18, P2, P20, P21, P23, P24, P25, P29, P30, P31, P32, P7, P8, P9, Q10, Q13, Q14, Q15, Q16, Q17, Q18, Q19, Q20, Q21, Q22, Q23, Q24, Q27, Q28, Q29, Q3, Q30, Q31, Q32, Q4, Q5, Q6, Q7, Q8, Q9, R10, R11, R14, R17, R19, R20, R24, R4, R5, R6, R7, R8, T1, T2, T3, T4, U1, U2, U3, V11, V12, V14, V15, V16, V17, V18, V19, V2, V20, V21, V23, V24, V25, V26, V28, V3, V4, V5, V6, V8, V9, W1, W2, W3
OFER SHMUCHER	Miami	FL	954-309-5559	B1, B2, B3, L1, L2, O, Q18, Q20, Q31, Q32, Q4, Q6
MATTHEW ZUKOWSKY	Plantation	FL	954-955-5994	B2, B3, B4, L1, L2, M, P18, P2, P29, P3, P30, P9, Q11, Q12, Q18, Q20, Q23, Q31, Q32, Q4, Q6, Q9, R10, R11, R13, R14, R17, R19, R20, R22, R24, R4, R5, R6, R7, R8, T1, T2, T3, T4

Please refer to the table below for definitions of the Areas of Law codes listed under each attorney. Please note some areas of law may not be covered under your legal plan. Contact ARAG Customer Care at 1-800-247-4184 to confirm coverage of your legal matter or request a CaseAssist form at ARAGlegal.com.

KEY	AREA OF LAW	KEY	AREA OF LAW	KEY	AREA OF LAW
A1	Immigration	D3	Child Custody/Support Agreement	L1	Consumer - Civil Matters - Plaintiff
A2	Administrative - Other State, County, Local	D4	Qdro	L2	Consumer - Civil Matters - Defendant
A3	Administrative - Special Education/School Issues	D5	Divorce - Contested Divorce/Separation/Annulment - With Custody	M	Business Matters
A4	Administrative - Social Security	D6	Divorce - Contested Divorce/Separation/Annulment - Without Custody	N	Name Change
A5	Administrative - State and Local Tax	D7	Divorce - Uncontested Divorce/Separation/Annulment - With Custody	O	Credit Report / Rating Dispute
A6	Administrative - Zoning Variances And/Or Building Codes	D8	Divorce - Uncontested Divorce/Separation/Annulment - Without Custody	O1	Internet Law
A7	Administrative - Easement	F	Prenuptial / Postnuptial Agreement	P2	Real Estate - Purchase And/Or Sale of A Home
A8	Administrative - Veterans	G1	Adoption	P3	Real Estate - Refinance
A9	Administrative - Medicaid	G3	Guardianship/Conservatorship Proceedings - Minor Child - Physical Care Provided	P7	Personal Property Disputes - Plaintiff
B1	Bankruptcy - Chapter 13	G4	Guardianship/Conservatorship Proceedings - Minor Child - No Physical Care Provided	P8	Personal Property Disputes - Defendant
B2	Bankruptcy - Chapter 7	G5	Guardianship/Conservatorship Proceedings - Adult - Physical Care Provided	P9	Real Estate - Landlord
B3	Debt Collection Defense	G6	Guardianship/Conservatorship Proceedings - Adult - No Physical Care Provided	P10	Neighbor Dispute - Property Line - Plaintiff
B4	Foreclosure	H1	Domestic Violence	P11	Neighbor Dispute - Easement - Plaintiff
C1	Criminal - Felony	I	Insanity or Infirmary Proceedings	P12	Neighbor Dispute - Water Rights - Plaintiff
C2	Criminal - Expungement	J	Criminal - Juvenile Court Proceedings	P13	Neighbor Dispute - Noise/Visible Nuisance - Plaintiff
C3	Criminal - Habeas Corpus Proceedings	K1	IRS Audit Protection	P14	Neighbor Dispute - Boundary Issues - Plaintiff
C4	Criminal - Misdemeanor	K2	IRS Collection Defense	P15	Neighbor Dispute - Pet/Child - Plaintiff

KEY	AREA OF LAW	KEY	AREA OF LAW	KEY	AREA OF LAW
P18	Real Estate - Tenant	Q15	Consumer - Travel - Plaintiff	R10	Real Estate Disputes - Real Estate Agent/Realtor - Plaintiff
P20	Neighbor Dispute - Property Line - Defendant	Q16	Consumer - Warranty - Plaintiff	R11	Real Estate Disputes - Lien/Title - Plaintiff
P21	Neighbor Dispute - Easement - Defendant	Q17	Consumer - Airline - Defendant	R13	Real Estate Disputes - Buried Impediments - Plaintiff
P22	Neighbor Dispute - Water Rights - Defendant	Q18	Consumer - Bank/Lending Institution - Defendant	R14	Real Estate Disputes - Purchaser - Defendant
P23	Neighbor Dispute - Noise/Visible Nuisance - Defendant	Q19	Consumer - Car Rental - Defendant	R17	Real Estate Disputes - Bank - Defendant
P24	Neighbor Dispute - Boundary Issues - Defendant	Q20	Consumer - Credit Card - Defendant	R18	Real Estate Disputes - Title Company - Defendant
P25	Neighbor Dispute - Pet/Child - Defendant	Q21	Consumer - Car Dealership - Defendant	R19	Real Estate Disputes - Real Estate Agent/Realtor - Defendant
P29	Real Estate Dispute - General - Plaintiff	Q22	Consumer - Residential Contractor - Defendant	R20	Real Estate Disputes - Lien/Title - Defendant
P30	Real Estate Dispute - General - Defendant	Q23	Consumer - Home Owners Association - Defendant	R22	Real Estate Disputes - Buried Impediments - Defendant
P31	Neighbor Dispute - General - Plaintiff	Q24	Consumer - Insurance - Defendant	R24	Real Estate Disputes - Seller - Defendant
P32	Neighbor Dispute - General - Defendant	Q27	Consumer - Rideshare - Defendant	S	Surrogacy
Q3	Consumer - Airline - Plaintiff	Q28	Consumer - Fraud - Defendant	T1	Traffic - Administrative Motor Vehicles
Q4	Consumer - Bank/Lending Institution - Plaintiff	Q29	Consumer - Travel - Defendant	T2	Traffic - Defense of Driving Under The Influence
Q5	Consumer - Car Rental - Plaintiff	Q30	Consumer - Warranty - Defendant	T3	Traffic - Driving Privilege Defense
Q6	Consumer - Credit Card - Plaintiff	Q31	Consumer Protection - Plaintiff	T4	Traffic Matters - Traffic - Minor Traffic Offenses
Q7	Consumer - Car Dealership - Plaintiff	Q32	Consumer Protection - Defendant	U1	Estate Planning - Special Needs Trust
Q8	Consumer - Residential Contractor - Plaintiff	R3	Reproductive Assistance	U2	Estate Planning - Pet Trust
Q9	Consumer - Home Owners Association - Plaintiff	R4	Real Estate Disputes - Seller - Plaintiff	U3	Estate Planning - Gun Trust
Q10	Consumer - Insurance - Plaintiff	R5	Real Estate Disputes - Purchaser - Plaintiff	V2	Contingency - Medical Malpractice
Q11	Consumer - Loan Modifications	R6	Real Estate Disputes - Builder/Developer	V3	Contingency - Professional Malpractice
Q12	Consumer - Mechanics Lien	R7	Real Estate Disputes - Mortgage Company	V4	Contingency - Bicycle Accident
Q13	Consumer - Rideshare - Plaintiff	R8	Real Estate Disputes - Bank - Plaintiff	V5	Contingency - Brain Injury
Q14	Consumer - Fraud - Plaintiff	R9	Real Estate Disputes - Title Company - Plaintiff	V6	Contingency - Car Collisions

KEY	AREA OF LAW	KEY	AREA OF LAW	KEY	AREA OF LAW
V7	Contingency - Construction Injuries	V16	Contingency - Sidewalk Accidents	V24	Contingency - Teen Driving Accidents
V8	Contingency - Dog Bites	V17	Contingency - Slip and Fall Accidents	V25	Contingency - Head on Collisions
V9	Contingency - Logging Accidents	V18	Contingency - Spinal Cord Injuries	V26	Contingency - Icy Road Accidents
V11	Contingency - Motorcycle Accidents	V19	Contingency - Trucking Accidents	V28	Contingency - Personal Injury - General
V12	Contingency - Nursing Home Negligence and Abuse	V20	Contingency - Wrongful Deaths	W1	Estate Planning - Wills
V13	Contingency - Police and Firefighter Accidents	V21	Contingency - Passenger Injuries	W2	Estate Planning - Estate Administration/Probate
V14	Contingency - Premises Liability Accidents	V22	Contingency - Cell Phone Accidents	W3	Estate Planning - Trusts - General
V15	Contingency - Product Liability Accidents	V23	Contingency - Rollover Accidents		